

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ALABAMA

SOUTHERN DIVISION

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U.S. DISTRICT COURT
N.D. OF ALABAMA

WILLIAM KELLY,)
v.)
Plaintiff,)
)
LIFE INSURANCE COMPANY OF)
NORTH AMERICA, ATC DISTRIBUTION)
GROUP, INC., PHYLLIS BETTINO, and)
BECKY COLUMBUS,)
Defendants.)
) CIVIL ACTION NO. 02-C-0425-S

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ENTERED
FEB 27 2003

MEMORANDUM OF OPINION

The court has considered the entire file in this action together with the Magistrate Judge's Report and Recommendation and has reached an independent conclusion that the Magistrate Judge's Report and Recommendation (doc. 29) is due to be adopted and approved. The court hereby adopts and approves the findings and recommendation of the magistrate judge as the findings and conclusions of the court. In accord with the recommendation, the defendants' motions for judgment on the pleadings (doc. 18 & 21) are due to be granted as to Counts Five and Six. An appropriate order will be entered.

DONE, this 27th day of February, 2003.



U. W. CLEMON
CHIEF UNITED STATES DISTRICT JUDGE

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